

Claims:

1. A method of offering coupons to a consumer at a point of sale, such method comprising the steps of:
  - detecting entry of an identifier of an item to be purchased by the consumer at the point of sale;
  - searching a database to identify a coupon that provides a discount on a purchase price of the item when used with a predetermined credit card;
  - calculating a discount offered by the coupon for purchase of the item with the predetermined credit card; and
  - displaying the calculated discount to the consumer.
2. The method of offering coupons as in claim 1 further comprising displaying a price of the item along with the discount.
3. The method of offering coupons as in claim 1 further comprising detecting entry of an identifier of the credit card.
4. The method of offering coupons as in claim 3 further comprising detecting acceptance of the predetermined credit card and printing out a receipt showing the calculated discount provided by use of the credit card.
5. The method of offering coupons as in claim 4 further comprising transferring a file containing the detected acceptance of the credit card and an identifier of the purchased item to a discount processing system.

6. The method of offering coupons as in claim 5 further comprising transferring a summary of purchase of the item to a coupon clearing house and to a manufacturer of the item.

7. The method of offering coupons as in claim 6 further comprising calculating a commission for processing the coupon for purchase of the item and forwarding the commission to the coupon clearing house and the discount processing system.

8. The method of offering coupons as in claim 7 further comprising calculating a commission for processing the coupon and sending the calculated commission to an owner of the point of sale.

9. The method of offering coupons as in claim 1 further comprising detecting entry of an identifier of another credit card that is not the predetermined credit card.

10. The method of offering coupons as in claim 9 further comprising detecting acceptance of the other credit card and printing out a receipt showing the displayed calculated amount provided by use of the other credit card and the calculated discount that would have been provided by use of the predetermined credit card.

11. An apparatus for offering coupons to a consumer at a point of sale where the point of sale accepts a credit card, such apparatus comprising:

means for detecting entry of an identifier of an item to be purchased by the consumer at the point of sale;

means for searching a database to identify a coupon that provides a discount on a purchase price of the item when used with the credit card;

means for calculating a discount offered by the coupon for purchase of the item with the credit card; and

means for displaying the calculated discount to the consumer.

12. The apparatus for offering coupons as in claim 11 further comprising means for detecting entry of an identifier of the credit card.

13. The apparatus for offering coupons as in claim 12 further comprising means for detecting acceptance of the predetermined credit card and printing out a receipt showing the calculated discount provided by use of the credit card.

14. The apparatus for offering coupons as in claim 13 further comprising means for transferring a file containing the detected acceptance of the credit card and an identifier of the purchased item to a discount processing system.

15. The apparatus for offering coupons as in claim 14 further comprising means for transferring a summary of purchase of the item to a coupon clearing house and to a manufacturer of the item.

16. The apparatus for offering coupons as in claim 15 further comprising means for calculating a commission for processing the coupon for purchase of the item and

forwarding the commission to the coupon clearing house and the discount processing system.

17. The apparatus for offering coupons as in claim 16 further comprising means for calculating a commission for processing the coupon and forwarding the calculated commission to an owner of the point of sale.

18. The apparatus for offering coupons as in claim 11 further comprising means for detecting entry of an identifier of another credit card that is not the predetermined credit card.

19. The apparatus for offering coupons as in claim 18 further comprising means for detecting acceptance of the other credit card and printing out a receipt showing the displayed calculated amount provided by use of the other credit card and the calculated discount that would have been provided by use of the predetermined credit card.

20. An apparatus for offering coupons to a consumer at a point of sale where the point of sale accepts a credit card, such apparatus comprising:

- a point of sale terminal adapted to detect entry of an identifier of an item to be purchased by the consumer at the point of sale;

- a database adapted to identify a coupon that provides a discount on a purchase price of the item when used with the credit card;

- a discount processor adapted to calculate a discount offered by the coupon for purchase of the item with the credit card; and

a display for displaying the calculated discount to the consumer.

21. The apparatus for offering coupons as in claim 20 further comprising a bar code reader adapted to detect entry of an identifier of the credit card.

22. The apparatus for offering coupons as in claim 21 further comprising a printer adapted to print a receipt showing the calculated discount provided by use of the credit card.